

usual, for a little chat before retiring, but she was unusually quiet as she sat on the stool at my feet and gazed at the fire in the grate, for the night was cool.

"I don't know what you will think of me," she said at last, and there was a tremor in her voice, "but I could not help overhearing what you said about me this afternoon, and I want to thank you for it. You see, I am so 'horrid homely,' as Mrs. Carter said, and I have always felt it, especially when people will compare me with Edith and Laura, and speak of their beauty. Don't think that I am envious. I am proud of them that they are so pretty, but I cannot help being sensitive about my ugliness. I used to get angry and fret because my hair wouldn't curl, and because my mouth was so large and my nose such an ugly shape, until I guess I was getting as ugly inside as I was out," she smiled sadly. "One day an old woman came to the house selling laces, and when she went out of the gate she fell. I ran down and helped her up, and straightened the things in her basket for her. She laid her hand on my shoulder and said:

"God bless you, young leedy; youse not got the beauty that's skin deep. No, youse not got sk'n beauty; youse got the heart beauty; that's inside. Youse got a kind word for an old woman. God bless you, child."

"Well, that 'heart beauty' was a new idea to me, and I thought over it a great deal; and I made up my mind that I would try to have that, if I could not have the 'skin beauty,' and if I was kind to everybody they wouldn't think of my ugly face. What you said this afternoon—well, it made me feel that I was gaining a little, at least. It was the first time I ever heard any one say that I was anything but horrid ugly." She laughed,

but there were tears in the gray eyes that looked into mine.

"Heart beauty. I shall try to have it if I can," she said half aloud; then gazed fixedly again at the fire.

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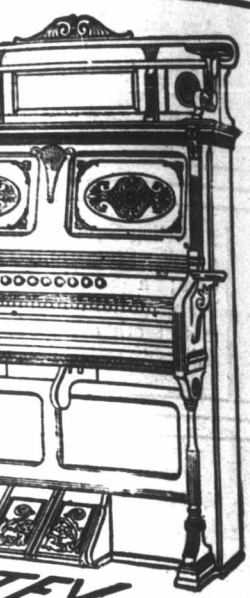
Savings Accounts

Subscribed Capital - \$2,500,000 00
Paid-up Capital - - - 1,250,000 00
Reserve Fund - - - 625,000 00
Total Assets - - - - 6,579,324 00

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